

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA

In Re: Warren & Gail M. Royea

Case No.: 08-02603

Chapter: 13

**DEBTOR'S CERTIFICATION OF COMPLETION OF INSTRUCTIONAL  
COURSE CONCERNING PERSONAL FINANCIAL MANAGEMENT**

☒ I/We, Warren & Gail M. Royea, the debtor(s) in the above-styled case hereby certify that on 12/04/08, I/We completed an instructional course in personal financial management provided by Hummingbird Credit Counseling, an approved personal financial management instruction provider. If the provider furnished a document attesting to the completion of the personal financial management instructional course, a copy of that document is attached.

- ☐ I/We, \_\_\_\_\_, the debtor(s) in the above-styled case, hereby certify that no personal financial management course is required because:
- ☐ I am/We are incapacitated or disabled, as defined in U.S.C. § 109(h);
- ☐ I am/We are on active military duty in a military combat zone; or
- ☐ I/We reside in a district in which the United States Trustee (or bankruptcy administrator) has determined that the approved instructional courses are not adequate at this time to serve the additional individuals who would otherwise be required to complete such courses.

Signature of Debtor: Gail M. Royea

Date: 12/04/08

Certificate Number: 01356-PAM-DE-005572607

Bankruptcy Case Number: 08-02603

**CERTIFICATE OF DEBTOR EDUCATION**

I certify that on December 4, 2008, at 9:38 o'clock PM EST,

Warren A Royea completed a course on personal financial  
management given by internet by

Hummingbird Credit Counseling and Education, Inc.,

a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning  
personal financial management in the Middle District of Pennsylvania.

Date: December 5, 2008

By /s/Dave Fleenor for Victoria Wright

Name Victoria Wright

Title Executive Director of Education

Certificate Number: 01356-PAM-DE-005572617

Bankruptcy Case Number: 08-02603

**CERTIFICATE OF DEBTOR EDUCATION**

I certify that on December 4, 2008, at 9:33 o'clock PM EST,

Gail M Royea completed a course on personal financial  
management given by internet by

Hummingbird Credit Counseling and Education, Inc.,

a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning  
personal financial management in the Middle District of Pennsylvania.

Date: December 5, 2008

By /s/Dave Fleenor for Victoria Wright

Name Victoria Wright

Title Executive Director of Education